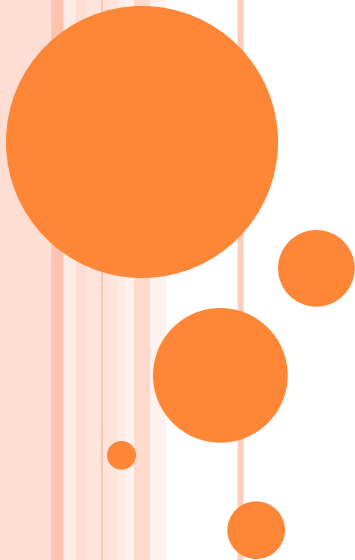


# **PERSONNEL OFFICER TRAINING**

**Open Enrollment October 3 to October 21, 2011**



# 2012 BENEFIT PLANS: THE RESULT OF THE REQUEST FOR PROPOSALS

- Plan designs (coverage) will remain the same except for Life Insurance
- **Medical** – All plans will be with either HMSA or Kaiser
  - HMA (90/10 plan) enrollment will be automatically transferred to HMSA
  - HMSA plan will be fully insured rather than self-insured
  - Chiropractic – no change



# 2012 BENEFIT PLANS: THE RESULT OF THE REQUEST FOR PROPOSALS (CONT'D)

## ○ Prescription Drug

- Plans awarded to CVS Caremark including prescription drug plan for the HSTA VB plans and the HMSA HMO
  - EUTF issued a Request for Proposals for a vendor to administer the prescription drug plan. CVS Caremark was selected; however, a protest was filed. The protest process is currently in progress and we are not certain when it will conclude. If necessary, the EUTF plans to temporarily extend informedRx's contract until the protest has been resolved.
- Prescription Drug plans will stay with current vendor – informedRx or HMSA – until protest/appeal is resolved
- Benefits do not change

## ○ Dental & Vision – no change

- Hawaii Dental Service – Dental
- Vision Service Plan - Vision



# 2012 BENEFIT PLANS: THE RESULT OF THE REQUEST FOR PROPOSALS (CONT'D)

## ○ Life Insurance

- Carrier change from Standard Insurance to Royal State National
- Coverage increases to \$38,361
- MEDEX ® Travel Assist is not included with the plan
- Beneficiary designation information will be automatically transferred from Standard Insurance to Royal State National



# RATES/PREMIUMS FOR 2012

- Final rates were unavailable at the time the Reference Guide went to press
  - Mainly due to prescription drug vendor uncertainty
- Rate pages will be posted on the EUTF website 10/3-10/7
  - May include estimates for Prescription Drug rates
  - Medical, Dental, & Vision rates are final
- There will be multiple rate pages with various options
  - EUTF at 50/50% contributions
  - EUTF at 60% of predominate plan (pre July 1 split)
  - EUTF at 60/40% contributions
  - BU12
  - HSTA VB rates (plan for prior members of HSTA VEBA)



# EMPLOYEE OPEN ENROLLMENT COMMUNICATIONS

- Reference Guide for Active Employees is available online at **eutf.hawaii.gov**
  - Hard copies were printed and distributed
  - No enrollment forms or rate pages in Guide
- Open enrollment meetings
  - Schedule posted at **eutf.hawaii.gov** and contained in the Guide
  - Multiple meetings daily for 3 weeks statewide
  - Two afternoon meetings; usually 1:30 and 4 p.m.
  - Morning meetings for retirees



# ENROLLMENT: FORMS & FORM PROCESSING

- If employees are not changing plans or are not adding/deleting dependents – they **DO NOTHING!**
- Which form
  - EC-1 – Most active EUTF employees
  - EC-1H – HSTA members who are still in the HSTA VB plans

\* **check off all plans want to enroll in** \*
- When is it due?
  - To personnel offices no later than **October 21, 2011**
- Please process forms as quickly as possible and as you receive them
- Hand deliver or send via pouch or mail to EUTF (no fax please) must be received by cob **October 26, 2011**
- EUTF is up to date on processing



# ENROLLMENT: WHAT ARE THE PLANS?

## ○ **HSTA VB Plans**

- Created to duplicate HSTA VEBA plans per court order
- Only available to those who are currently enrolled in the HSTA VB plans (former VEBA members)
- HSTA VB members can switch to EUTF plans, but then cannot switch back to HSTA VB plans
- New HSTA members can only enroll in EUTF plans
- HSTA VB plan designs are very similar to EUTF plans





# ENROLLMENT: WHAT ARE THE PLANS?

- Medical Plan Options
  - All medical plans use a network of providers
    - PPO plans include access to doctors not in the network
    - HMO plans are limited to providers in the HMO network
    - Plan details are found on links to carrier websites – see **eutf.hawaii.gov**
  - HMSA Plans
    - For most HMSA plans, Prescription Drug is covered by Pharmacy Benefit Manager
    - HMSA offers:
      - 90/10 and 80/20 PPOs
      - HMO
      - High Deductible Health Plan (HDHP) with Prescription Drug



## ENROLLMENT: WHAT ARE THE PLANS?

- Medical Plan Options (continued)
  - Kaiser offers:
    - Comprehensive HMO
    - Basic HMO
  - Pharmacy Benefit Manager (currently informedRx)
    - Provides copay-based coverage at the pharmacy
    - Mail order is mandatory for maintenance medications



# ENROLLMENT: WHAT ARE THE PLANS?

- Medical Plan Options (continued)
  - Royal State provides chiropractic coverage that is bundled with all medical coverage, except the HDHP
  - Supplemental Plans are offered for those with coverage through another group plan
    - HMSA Supplemental
    - Royal State Supplemental
  - The amount of coverage varies by plan and rates vary accordingly



# ENROLLMENT: WHAT ARE THE PLANS?

- Medical Plan Options (continued)
  - Employees should consider the following as they make their purchasing decision:
    - How much coverage do they need?
    - How frequently do they use medical services?
    - How can they reduce their premium cost?
    - Should they go with lower premium cost in exchange for potentially higher out of pocket medical costs?
    - Review the plan descriptions, think about medical out of pocket costs and review the premium cost
- Dental, Vision & Life
  - Visit **[eutf.hawaii.gov](http://eutf.hawaii.gov)** for details and premium cost



# WHO IS A DEPENDENT?

- Spouse or domestic partner
  - Civil union partner (starting 1/1/12)
- Children by birth, adoption, legal guardianship
  - Children of domestic partners
  - Children of civil union partners (starting 1/1/12)
- Children are covered until age 26 under **medical** and **prescription drug** plans
  - Not required to be a student or live in household
- Children are cover until age 19 under **dental** and **vision** plans
  - If unmarried and full time student covered up to age 24



## WHO DO PEOPLE CALL WITH QUESTIONS?

- Coverage information – call the carrier
  - Contact information/links at **eutf.hawaii.gov**
- Is my doctor in the network? – call the carrier
- How to fill out the EC-1 or EC-1H? – call personnel office or EUTF
  - EUTF contact is [eutf@hawaii.gov](mailto:eutf@hawaii.gov) or call 586-7390; toll free 1 (800) 295-0089
- Eligibility information – contact personnel office or EUTF



# PREMIUM CONVERSION PLAN (FOR STATE EMPLOYEES ONLY)

- Administered by the State Department of Human Resources Development (HRD)
- HRD will conduct a PCP open enrollment in the Spring of 2012
  - Employees may only enroll in PCP or cancel PCP

